State: District of Columbia Filing Company: Loyal American Life Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

**Product Name:** 1PG LP\_REDLINE MACRA **Project Name/Number:** 1PG LP\_REDLINE MACRA/4425

#### Filing at a Glance

SERFF Tracking #: UTAC-132219149

Company: Loyal American Life Insurance Company

Product Name: 1PG LP\_REDLINE MACRA

State: District of Columbia

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010

Sub-TOI: MS08I.012 Multi-Plan 2010

Filing Type: Form

Date Submitted: 01/13/2020

SERFF Tr Num: UTAC-132219149
SERFF Status: Closed-APPROVED

State Tr Num:

State Status:

Co Tr Num: CSBLP-1PG-LOYAL-MACRA

Implementation On Approval

Date Requested:

Author(s): Marilyn Wichroski, Alycia Sumbera, Kathleen Collins, Laura Sampair

Reviewer(s): Colin Johnson (primary), RaShaunda Benson

Disposition Date: 01/30/2020
Disposition Status: APPROVED
Implementation Date: 01/30/2020

SERFF Tracking #: UTAC-132219149 State Tracking #:

Company Tracking #: CSBLP-1PG-LOYAL-MACRA

State: District of Columbia Filing Company: Loyal American Life Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

**Product Name:** 1PG LP\_REDLINE MACRA **Project Name/Number:** 1PG LP\_REDLINE MACRA/4425

#### **General Information**

Project Name: 1PG LP\_REDLINE MACRA Status of Filing in Domicile: Not Filed

Project Number: 4425

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact: Filing Status Changed: 01/30/2020

State Status Changed:

Deemer Date: Created By: Alycia Sumbera

Submitted By: Alycia Sumbera Corresponding Filing Tracking Number:

Filing Description:

Requesting approval for the revised Landing Page:

NEW FORMS DESCRIPTION
CSBLP-1PG-LOYAL-MACRA, Landing Page

SUPPORTED BY APPROVED FORMS: DESCRIPTION

LY-MSD-AA-A-DC, Medicare Supplement Policy Plan A LY-MSD-AA-F-DC, Medicare Supplement Policy Plan F LY-MSD-AA-G-DC, Medicare Supplement Policy Plan G LY-MSD-AA-N-DC, Medicare Supplement Policy Plan N

Approved on 08/07/2013 under SERFF Tracking Number: UTAC-129043484.

The landing page replaces form CSBLP-1PG-LOYAL which was approved by your department on 7/23/18 under SERFF filingUTAC-131567890. Descriptions of the changes made between the prior form and the new one are included in this filing.

This landing page will be used with our digital marketing campaigns (paid search, display, social). When a consumer clicks through an ad, they will be brought to the landing pages to request a Medicare Supplement quote.

Upon clicking the "get a quote" button, a pop-up appears that allows the consumer to fill in their information for a call back. A sample pop-up is included in this filing under the Supporting Documentation Tab.

Also on the landing page, there is a link to view all state exclusions and limitations, which is a form that has been previously filed: CSB-9-0047h-CHLIC0916, filed under Serff # UTAC-130666795.

### **Company and Contact**

**Filing Contact Information** 

Alycia Sumbera, Compliance Analyst
Alycia.Sumbera@Cigna.com
11200 Lakeline Boulevard #100
866-459-4272 [Phone] 4822 [Ext]
Austin, TX 78733
512-451-0357 [FAX]

State Tracking #: CSBLP-1PG-LOYAL-MACRA

State: District of Columbia Filing Company: Loyal American Life Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

**Product Name:** 1PG LP\_REDLINE MACRA **Project Name/Number:** 1PG LP\_REDLINE MACRA/4425

**Filing Company Information** 

SERFF Tracking #: UTAC-132219149

Loyal American Life Insurance CoCode: 65722 State of Domicile: Ohio

Company Group Code: 901 Company Type: Insurance

11200 Lakeline Blvd., Suite 100 Group Name: Company

P.O. Box 26580 FEIN Number: 63-0343428 State ID Number:

Austin, TX 78755-0580 (866) 459-4272 ext. [Phone]

### **Filing Fees**

Fee Required? No Retaliatory? No

Fee Explanation:

SERFF Tracking #: UTAC-132219149 State Tracking #: CSBLP-1PG-LOYAL-MACRA

State: District of Columbia Filing Company: Loyal American Life Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name:1PG LP\_REDLINE MACRAProject Name/Number:1PG LP\_REDLINE MACRA/4425

### **Correspondence Summary**

**Dispositions** 

Status	Created By	Created On	Date Submitted
APPROVED	Colin Johnson	01/30/2020	01/30/2020

SERFF Tracking #: UTAC-132219149 State Tracking #: CSBLP-1PG-LOYAL-MACRA

State: District of Columbia Filing Company: Loyal American Life Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name:1PG LP\_REDLINE MACRAProject Name/Number:1PG LP\_REDLINE MACRA/4425

### **Disposition**

Disposition Date: 01/30/2020 Implementation Date: 01/30/2020

Status: APPROVED

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	<b>Public Access</b>
Supporting Document	Statement of Variability	APPROVED	Yes
Supporting Document	Redline Document	APPROVED	Yes
Supporting Document	Get a Quote Pop-up	APPROVED	Yes
Form	1PGR LOYAL rev	APPROVED	Yes

SERFF Tracking #: UTAC-132219149 State Tracking #: Company Tracking #: CSBLP-1PG-LOYAL-MACRA

State: District of Columbia Filing Company: Loyal American Life Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name:1PG LP\_REDLINE MACRAProject Name/Number:1PG LP\_REDLINE MACRA/4425

#### Form Schedule

Lead Form Number: CSBLP-1PG-LOYAL									
Item	Schedule Item	Form	Form	Form	Form	Action Specif	ic	Readability	
No.	Status	Name	Number	Туре	Action	Data		Score	Attachments
1	APPROVED 01/30/2020	1PGR LOYAL rev	CSBLP- 1PG-	ADV	Revised	Previous Filing Number:	UTAC- 131567890		CSBLP-1PG- LOYAL-
		LOYAL- MACRA			Replaced Form Number:	CSBLP-1PG- LOYAL		MACRA_Clean Version.pdf	

Form Type Legend:

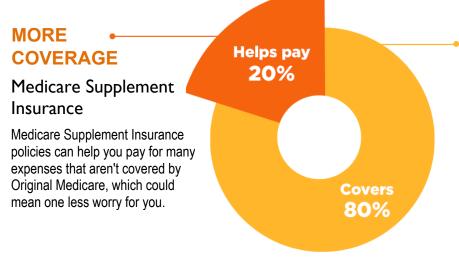
ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NAP	Network Access Plan
NOC	Notice of Coverage	ОТН	Other
OUT	Outline of Coverage	PJK	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	PRD	Provider Directory



### WHAT IS MEDICARE SUPPLEMENT INSURANCE?

It's an insurance policy that helps pay the medical expenses that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles. **Medicare Supplement Insurance** plans are standardized by the government, which means they offer the same core benefits - no matter which company you choose.

# **Health Care Costs**



### **ORIGINAL MEDICARE**

Part A (Hospital Care)

- Hospital Stays
- Skilled nursing facility
- <sup>n</sup> Hospice care Some home healh care

### Part B (Medical Care)

- Doctor Visits
- Outpatient care
- Medical Items

### WHY MEDICARE SUPPLEMENT INSURANCE?

You'll enjoy several important benefits that all plans include:



**Choose Your Doctors\*** Go to any doctor that accepts Medicare. No referrals required in most cases.\*



**Guaranteed Renewable. For Life.\*\*** Feel secure knowing your policy benefits can't be changed or cancelled.\*\*



# Freedom to Travel

Know you're covered anywhere in the U.S. and, with some plans, for medical emergencies abroad.

# WHY SHOULD I GET IT FROM CIGNA?

The insurance company you choose for your Medicare Supplement Plan can make a difference. When you choose Cigna, you'll also enjoy:



# **Competitive Rates**

To help you stay within budget without compromising your coverage.



# **Household Premium Discount\*\*\***

Available in most states when more than one household member enrolls.



# **Coverage You Can Trust**

We're a global health service company dedicated to helping people improve their health, well-being and sense of security.



# Additional Programs and Savings<sup>^</sup>

Health Information Line and Cigna Healthy Rewards® for savings on wellness programs.



#### **Helpful Customer Service** Based in the United States and available

[ Mon-Fri, 8:30AM -- 8:30PM ET. ]

# WHICH MEDICARE SUPPLEMENT PLAN IS RIGHT FOR ME?

Compare plans and ask yourself which benefits matter most. Every plan is different - it's all about finding what's right for you.

For complete details, please VIEW STATE DISCLOSURES, EXCLUSIONS & LIMITATIONS.

# MEDICARE SUPPLEMENT PLAN COVERAGE

Plans available only if first eligible for Medicare before 2020<sup>≠≠</sup>

**POLICY BENEFITS** 

Plan G

Plan N

Plan A

Plan F

Medicare Part A Coinsurance



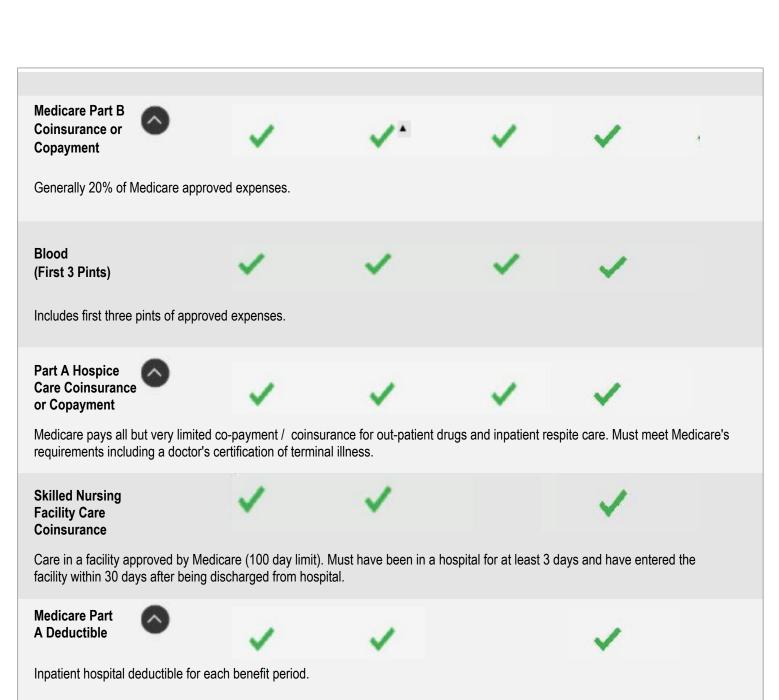








Semi-private room and board, general nursing and miscellaneous services and supplies. Includes hospital costs limited to an additional 365 days (in your lifetime) after Medicare benefits are used up.



**Medicare Part B** Deductible

Medical insurance calendar year deductible

Medicare Part B **Excess Charges** 









May exceed the eligible Medicare expense, not to exceed the charge limitation established by Medicare.

**Foreign Travel Emergency** 







Eligible Medicare expenses for medically necessary emergency care received outside of the U.S. which began during the first 60 days of each trip. Not to exceed a lifetime maximum of \$50,000. You pay \$250 deductible per calendar year.

† Not all plans are available in all states – get an online quote or call to confirm which plans are available in your state and, to verify complete coverage benefits.

≠≠ Which means your 65th birthday occured before January 1, 2020, or you qualified for Medicare due to disability before January 1, 2020.

▲ Plan N pays 100% of the Part B coinsurance, except for a copayment not to exceed \$20 for some office visits and a \$50 copayment for emergency room visits that don't result in an inpatient admission.

Notice for persons eligible for Medicare because of disability:

In the following states, all Medicare Supplement plans are available to persons eligible for Medicare because of disability: [Maine, Hawaii, Oregon, and Vermont].



**GET A FREE QUOTE** 

Insured by Loyal American Life Insurance Company.

\* In some cases, a referral is required by Medicare. Choose any doctor who accepts Medicare.

\*\* Your policy cannot be terminated for any reason other than nonpayment of premium or material misrepresentation in the application for insurance. The company reserves the right to increase premium on a class basis.

\*\*\* Availability varies by state. Not available in CA, D.C.,HI, and VT. For residents of WA, the discount only applies to spouses (Spousal Premium Discount). Household discount is a discount that is available when more than one member of your household is enrolled in a Medicare Supplement policy provided by or through an affiliate of Loyal American Life Insurance Company. "Household" is defined as a condominium unity, a single-family home, or an apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facilities are not included in the definition of "Household". The household premium discount will be removed if the other Medicare Supplement policyholder whose policy status entitles you to the discount no longer resides with you or no longer has a Medicare Supplement policy through Loyal American Life Insurance Company. However, if that person becomes deceased, your discount will still apply. The addition or removal of the discount will occur in the billing cycle following the date we learn your eligibility has changed.

^ These programs and services are NOT insurance and do not provide reimbursement for financial losses. Program availability may vary by location and is subject to change. Services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third-party vendors who are solely responsible for their products and services



The following Medicare Supplement Plans are available to persons eligible for Medicare due to disability: Plan A in Connecticut, Maryland, Oklahoma & Texas; Plans A, F & N in California; Plans A & C in Michigan; Plans A & F in North Carolina; and Plan C in New Jersey for individuals aged 50-64. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Loyal American Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. © 2019 Cigna. Some content provided under license.

CSBLP-1PG-LOYAL-MACRA

Site Map | Customer Rights | Legal Disclaimer | Privacy | Report Fraud | Product Disclosures | Language Assistance | Cigna Companies by State | Nondiscrimination Notice

SERFF Tracking #: UTAC-132219149 State Tracking #: CSBLP-1PG-LOYAL-MACRA

State: District of Columbia Filing Company: Loyal American Life Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name:1PG LP\_REDLINE MACRAProject Name/Number:1PG LP\_REDLINE MACRA/4425

### **Supporting Document Schedules**

Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):	SOV_CSBLP-1PG-LOYAL-MACRA.pdf		
Item Status:	APPROVED		
Status Date:	01/30/2020		
Satisfied - Item:	Redline Document		
Comments:			
Attachment(s):	CSBLP-1PG-LOYAL-MACRA_RedlinedVersion.pdf		
Item Status:	APPROVED		
Status Date:	01/30/2020		
Satisfied - Item:	Get a Quote Pop-up		
Comments:			
Attachment(s):	CSBLP-1PG-LOYAL-MACRA_Popup.pdf		
Item Status:	APPROVED		
Status Date:	01/30/2020		

# Statement of Variability Loyal American Life Insurance Company

The following items are indicated as variable items on forms CSBLP-1PG-LOYAL-MACRA

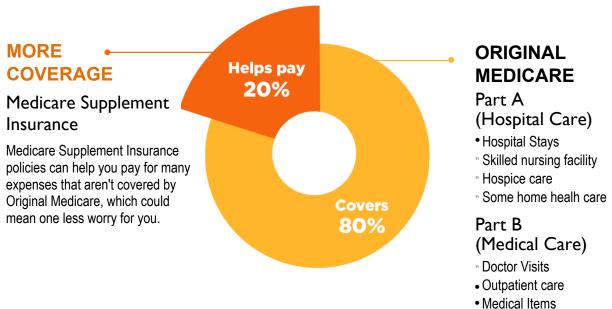
Page	Variable Items	Justification
ALL	[Or call 1.877.890.1320 Mon-Fri 8:30AM – 8:30PM ET]	The telephone number and hours are marked as variable in the event that we update the phone number for consumers to call, or update our call center hours
ALL	Helpful Customer Service  [Based in the United States and available Mon-Fri, 8AM-8PM ET.]	This is marked as variable only in the event that our call center days change and need to be updated, or we update/change the call center hours.
ALL	[Or call 1.877.890.1320 Mon-Fri 8:30AM – 8:30PM ET]	The telephone number and hours are marked as variable in the event that we update the phone number for consumers to call, or update our call center hours
ALL	[Maine, Hawaii, Oregon, and Vermont]	The state list is variable so that we can add states in the event that a states regulations have changed, and we will have to add a state into this list. We will NEVER remove a state from this list.



### WHAT IS MEDICARE SUPPLEMENT INSURANCE?

It's an insurance policy that helps pay the medical expenses that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles. **Medicare Supplement Insurance** plans are standardized by the government, which means they offer the same core benefits - no matter which company you choose.

# **Health Care Costs**



### WHY MEDICARE SUPPLEMENT INSURANCE?

You'll enjoy several important benefits that all plans include:



Choose Your Doctors\*
Go to any doctor that accepts Medicare.
No referrals required in most cases.\*



Guaranteed Renewable. For Life.\*\*
Feel secure knowing your policy
benefits can't be changed or cancelled.\*\*



# Freedom to Travel

Know you're covered anywhere in the U.S. and, with some plans, for medical emergencies abroad.

# WHY SHOULD I GET IT FROM CIGNA?

The insurance company you choose for your Medicare Supplement Plan can make a difference. When you choose Cigna, you'll also enjoy:



# **Competitive Rates**

To help you stay within budget without compromising your coverage.



# Household Premium Discount\*\*\*

Available in most states when more than one household member enrolls.



# Coverage You Can Trust

We're a global health service company dedicated to helping people improve their health, well-being and sense of security.



# Additional Programs and Savings^

Health Information Line and Cigna Healthy Rewards® for savings on wellness programs.



# Helpful Customer Service Based in the United States and available

Based in the United States and available [Mon-Fri, 8:30AM -- 8:30PM ET.]

# WHICH MEDICARE SUPPLEMENT PLAN IS RIGHT FOR ME?

Compare plans and ask yourself which benefits matter most. Every plan is different - it's all about finding what's right for you.

For complete details, please **VIEW STATE DISCLOSURES, EXCLUSIONS & LIMITATIONS.** 

# MEDICARE SUPPLEMENT PLAN COVERAGE<sup>†</sup>

Plans available only if first eligible for Medicare before 2020<sup>##</sup>

POLICY BENEFITS Plan G Plan N Plan A Plan F

Medicare Part A Coinsurance

Semi-private room and board, general nursing and miscellaneous services and supplies. Includes hospital costs limited to an

Semi-private room and board, general nursing and miscellaneous services and supplies. Includes hospital costs limited to an additional 365 days (in your lifetime) after Medicare benefits are used up.



Eligible Medicare expenses for medically necessary emergency care received outside of the U.S. which began during the first 60 days of each trip. Not to exceed a lifetime maximum of \$50,000. You pay \$250 deductible per calendar year.

† Not all plans are available in all states – get an online quote or call to confirm which plans are available in your state and, to verify complete coverage benefits.

≠≠ Which means your 65th birthday occured before January 1, 2020, or you qualified for Medicare due to disability before January 1, 2020.

May exceed the eligible Medicare expense, not to exceed the charge limitation established by Medicare.

▲ Plan N pays 100% of the Part B coinsurance, except for a copayment not to exceed \$20 for some office visits and a \$50 copayment for emergency room visits that don't result in an inpatient admission.

Notice for persons eligible for Medicare because of disability:

In the following states, all Medicare Supplement plans are available to persons eligible for Medicare because of disability: [Maine, Hawaii, Oregon, and Vermont].



Insured by Loyal American Life Insurance Company.

**Foreign Travel** 

**Emergency** 

\* In some cases, a referral is required by Medicare. Choose any doctor who accepts Medicare.

\*\* Your policy cannot be terminated for any reason other than nonpayment of premium or material misrepresentation in the application for insurance. The company reserves the right to increase premium on a class basis.

\*\*\* Availability varies by state. Not available in CA, D.C.,HI, and VT. For residents of WA, the discount only applies to spouses (Spousal Premium Discount).

Household discount is a discount that is available when more than one member of your household is enrolled in a Medicare Supplement policy provided by or through an affiliate of Loyal American Life Insurance Company. "Household" is defined as a condominium unity, a single-family home, or an apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facilities are not included in the definition of "Household". The household premium discount will be removed if the other Medicare Supplement policyholder whose policy status entitles you to the discount no longer resides with you or no longer has a Medicare Supplement policy through Loyal American Life Insurance Company. However, if that person becomes deceased, your discount will still apply. The addition or removal of the discount will occur in the billing cycle following the date we learn your eligibility has changed.

A Those programs and convices are NOT insurance and do not provide reimbursement for financial losses. Program availability may very by location and

^ These programs and services are NOT insurance and do not provide reimbursement for financial losses. Program availability may vary by location and is subject to change. Services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third-party vendors who are solely responsible for their products and services







